



Order Filed on April 30, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

STERN, LAVINTHAL & FRANKENBERG, LLC  
Maria Cozzini, Esq.  
105 Eisenhower Parkway, Suite 302  
Roseland, NJ 07068  
Phone: (973) 797-1100  
Fax: (973) 228-2679  
Email: [mcozzini@sternlav.com](mailto:mcozzini@sternlav.com)  
Attorney for Secured Creditor,  
Carrington Mortgage Services, LLC as servicer for  
Bank of America, N.A.

In Re:

Praveen K Andapally

Debtor

Case No.: 19-10108-KCF

Chapter: 13

Hearing Date: March 13, 2019

Judge: Kathryn C. Ferguson

**ORDER RESOLVING MOTION TO VACATE STAY WITH CONDITIONS**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

**DATED: April 30, 2019**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Applicant: Carrington Mortgage Services, LLC as servicer for  
Bank of America, N.A.  
Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC  
Debtors' Counsel: Harrison Ross Byck, Esq.  
Property Involved ("Collateral"): 310 Green Hollow Dr., Woodbridge, NJ 08830

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Debtors must cure arrearages, as follows:

- Debtor shall file an Amended Chapter 13 Plan to provide for full payment of Creditor's Proof of Claim, Claim No. 4, which was filed on March 5, 2019 with a secured claim amount of \$26,370.74.
- An immediate payment shall be made in the amount of \$5,000.00. Payment shall be made no later than April 15, 2019.
- The balance of arrears is to be paid through the Debtor's Chapter 13 plan over 60 months.

3. In the event of Default:

- ✓ If the Debtor fails to make Trustee payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

4. Award of Attorneys' Fees:

✓ The Applicant is awarded attorneys' fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

✓ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.